

Information to identify the case:

Debtor 1	<u>Theodore Gabriel Martinez</u>	Social Security number or ITIN	xxx-xx-9478
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kimberly Lynn Martinez</u>	Social Security number or ITIN	xxx-xx-1770
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24273-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Theodore Gabriel Martinez

Kimberly Lynn Martinez

3/18/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Theodore Gabriel Martinez
Kimberly Lynn Martinez
Debtors

Case No. 19-24273-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Theodore Gabriel Martinez, Kimberly Lynn Martinez, 760 Addison Street, Washington, PA 15301-5604
15150432	Clearview Federal Credit Union, Attn: Bankruptcy, 1453 Beers School Road, Coraopolis, PA 15108
15150433	Clearview Federal Cu, 1453 Beers School, Coraopolis, PA 15108
15150436	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15161580	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15210143	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15161579	Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222
15150437	+ Dollar Bk Vs, 2700 Liberty Ave, Pittsburgh, PA 15222-4700

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Mar 19 2025 04:12:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15150439	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 19 2025 00:24:00	RBS Citizens Cc, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
15163743	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 19 2025 00:24:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
15164984	+ Email/Text: bankruptcy@clearviewfcu.org	Mar 19 2025 00:26:00	Clearview FCU, 8805 University Blvd., Moon Township PA 15108-4212
15150435	EDI: CITICORP	Mar 19 2025 04:12:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15179691	EDI: Q3G.COM	Mar 19 2025 04:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 27

15235379	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 19 2025 00:26:00	Department of Education/Nelnet, Attn: Claims, P.O. Box 82505, Linclon, NE 68501-2505
15150434	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 19 2025 00:26:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15166775	^ MEBN	Mar 19 2025 00:17:33	Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, PA 44702-1911
15181013	EDI: JEFFERSONCAP.COM	Mar 19 2025 04:12:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15150438	EDI: WFNNB.COM	Mar 19 2025 04:12:00	Jared, P.O. Box 659704, San Antonio, TX 78265
15177539	EDI: Q3G.COM	Mar 19 2025 04:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15151245	^ MEBN	Mar 19 2025 00:18:02	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15150440	+ EDI: SYNC	Mar 19 2025 04:12:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15150441	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 19 2025 00:25:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15157794	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 19 2025 00:24:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15150442	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 19 2025 00:26:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*	Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
Alexander Herron	

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 27

on behalf of Creditor Dollar Bank FSB aherron@grenenbirsic.com, mcpupec@grenenbirsic.com

David A. Rice

on behalf of Joint Debtor Kimberly Lynn Martinez ricelaw1@verizon.net lowdenscott@gmail.com

David A. Rice

on behalf of Debtor Theodore Gabriel Martinez ricelaw1@verizon.net lowdenscott@gmail.com

David W. Raphael

on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com

Denise Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com

Elizabeth L. Slaby

on behalf of Creditor Dollar Bank FSB bslaby@bdblaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Scott R. Lowden

on behalf of Joint Debtor Kimberly Lynn Martinez lowdenscott@gmail.com

Scott R. Lowden

on behalf of Debtor Theodore Gabriel Martinez lowdenscott@gmail.com

TOTAL: 10